

**MARKET BANCORPORATION, INC.**

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 1143904	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$87	\$84	-2.7%		
Loans	\$57	\$49	-14.4%		
Construction & development	\$10	\$8	-17.3%		
Closed-end 1-4 family residential	\$8	\$9	7.4%		
Home equity	\$8	\$6	-28.2%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-42.8%		
Commercial & Industrial	\$4	\$4	-10.6%		
Commercial real estate	\$19	\$16	-18.4%		
Unused commitments	\$8	\$9	16.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-37.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$2	\$2	-18.1%		
Cash & balances due	\$14	\$19	30.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$79	\$76	-3.2%		
Deposits	\$71	\$70	-0.6%		
Total other borrowings	\$8	\$6	-26.5%		
FHLB advances	\$8	\$6	-26.5%		
Equity					
Equity capital at quarter end	\$8	\$8	2.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.9%	9.4%	--		
Tier 1 risk based capital ratio	12.9%	15.4%	--		
Total risk based capital ratio	14.2%	16.6%	--		
Return on equity <sup>1</sup>	-26.9%	3.3%	--		
Return on assets <sup>1</sup>	-2.5%	0.3%	--		
Net interest margin <sup>1</sup>	3.6%	3.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	60.2%	65.9%	--		
Loss provision to net charge-offs (qtr)	70.1%	0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	2.2%	1.1%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	13.7%	21.8%	2.8%	0.0%	--
Closed-end 1-4 family residential	1.4%	1.7%	0.0%	1.3%	--
Home equity	2.1%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	1.9%	2.1%	0.0%	0.0%	--
Commercial real estate	1.1%	1.3%	0.1%	0.0%	--
Total loans	4.8%	4.5%	0.6%	0.3%	--